



NeighborWorks Green Bay Down Payment and Closing Cost Matrix

Down Payment Closing Cost (DPCC) Program	NeighborWorks Loan Fund (NLF)	HCRI	Employer Assisted Homeownership Programs (EAHP)	Great Being Home	Down Payment Plus (DPP)*
Area Median Income (AMI) Limits	120%	80%	N/A	N/A	80%
Federal Housing Administration (FHA) AMI Limits	115%	80%	115%	115%	80%
Loan Amount	\$7,000	\$7,500	\$5,000 to \$7,500	\$5,000 forgiven at closing	Up to \$6,000
Fee	\$600.00	\$0	\$300	\$0	\$500 "all in"
Location Limit	Brown County	Brown, Calumet, Door, Kewaunee, Manitowoc, Oconto, Outagamie, Shawano, and Winnebago Counties NWGB FHA Secondary Financing Approval limited to Brown, Calumet, Kewaunee, Outagamie, and Shawano Counties	Brown County + surroundings	-Under 80%, must be within the City of Green Bay -Over 80% AMI, must be in a Qualified Census Tract within the City of Green Bay	State of Wisconsin
Inspection	State Certified	HQS*	State Certified	State Certified	Not Required
Forgivable	No	No	Yes, 3 to 5 years	Yes, immediately at closing	Yes 5 years
Funding Notes		HQS inspection performed by NWGB at no cost to the borrower	Offered by: American Foods Group and Services Plus	- Must work for the City of Green Bay or be employed by a Green Bay headquartered business or nonprofit - Matching funds from the employer are required if a business or nonprofit has over 25 employees - Can be used on home repairs needed to be completed prior to closing	NeighborWorks does not provide this funding. Lender must be part of the FHLBC